

Information to identify the case:

Debtor 1	David A Cornell	Social Security number or ITIN xxx-xx-7808
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 13-31514-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David A Cornell

3/4/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David A Cornell
Debtor

Case No. 13-31514-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 38

Date Rcvd: Mar 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2019.

db +David A Cornell, 238 First Ave., Ortley Beach, NJ 08751-1031
aty +Robin S. Caiazzo, 51 Denise Drive, Kinnelon, NJ 07405-2939
cr +Capital One N.A., POB 165028, Irving, TX 75016-5028
cr +Capital One, N.A., 6151 Chevy Chase Drive, Laurel, MD 20707-2918,
UNITED STATES 20707-2918
r +Cory Levy, Weichert Realtors, 991 Hamburg Turnpike, Wayne, NJ 07470-3223
r +Laura Bellini, Weichert Realtors, 937 Route 23, Pompton Plains, NJ 07444-1027
514408755 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
514255587 +Capital One Bank, 7933 Preston Rd, Plano, TX 75024-2359
514255586 Capital One Bank, PO Box 17000, Baltimore, MD 21297-1000
517378190 Capital One, N.A., c/o Rushmore Loan Management Services, P.O. Box 52708,
Irvine, CA 92619-2708
514419186 +Capital One, NA s/b/m to Chevy Chase Bank, HE Cash, P.O. Box 259320,
Plan, Texas 75025-9320
514833048 +JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
Monroe, LA 71203-4774
514255592 Marianne Ferrandino, 26 Judith Pl, Wayne, NJ 07470-3010
514255593 Milstead & Associates, LLC, Attorneys For Capital One#81.21792, 220 Lake Dr E Ste 301,
Cherry Hill, NJ 08002-1165
514255595 Snyder & Sarno, LLC, 425 Eagle Rock Ave, Roseland, NJ 07068-1717
517581377 U.S. Bank National Association, et al, c/o Rushmore Loan Management Services,
P.O. Box 52708, Irvine, CA 92619-2708
517581378 +U.S. Bank National Association, et al, c/o Rushmore Loan Management Services,
P.O. Box 52708, Irvine, CA 92619-2708, U.S. Bank National Association, et al,
c/o Rushmore Loan Management Services 92619-2708
514255597 +Weinstein Snyder Lindemann Sarno, 101 Eisenhower Pkwy, Roseland, NJ 07068-1095

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 05 2019 00:01:57 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 05 2019 00:01:52 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
514255583 EDI: APPLIEDBANK.COM Mar 05 2019 04:33:00 Applied Bank, PO Box 17120,
Wilmington, DE 19850-7120
514255582 EDI: AMEREXPR.COM Mar 05 2019 04:33:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
514359889 EDI: BECKLEE.COM Mar 05 2019 04:33:00 American Express Bank, FSB, c/o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
514422052 EDI: BECKLEE.COM Mar 05 2019 04:33:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514255584 EDI: BANKAMER.COM Mar 05 2019 04:33:00 Bank Of America, PO Box 15019,
Wilmington, DE 19850-5019
514255585 EDI: CAPITALONE.COM Mar 05 2019 04:33:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083
515955916 +EDI: AISACG.COM Mar 05 2019 04:33:00 Capital One N.A., c/o Ascension Capital Group,
P.O. Box 165028, Irving, TX 75016-5028
514255589 +EDI: CHASE.COM Mar 05 2019 04:33:00 Chase, POB 15298, Attn: Correspondence Dept.,
Wilmington, DE 19850-5298
514255588 +EDI: CHASE.COM Mar 05 2019 04:33:00 Chase, P Box 15153, Wilmington, DE 19886-5153
514264775 EDI: DISCOVER.COM Mar 05 2019 04:33:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
514255590 EDI: DISCOVER.COM Mar 05 2019 04:33:00 Discover Card, Bankruptcy Department,
PO Box 3025, New Albany, OH 43054-3025
514255591 EDI: IRS.COM Mar 05 2019 04:33:00 Internal Revenue Service, Special Procedures Bankruptcy,
PO Box 744, Springfield, NJ 07081
514507224 EDI: PRA.COM Mar 05 2019 04:33:00 Portfolio Recovery Associates, LLC,
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
515905874 +EDI: Q3G.COM Mar 05 2019 04:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788
514401269 EDI: Q3G.COM Mar 05 2019 04:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
514255594 EDI: SEARS.COM Mar 05 2019 04:33:00 Sears, PO Box 183081, Columbus, OH 43218-3081
514328734 +E-mail/Text: bncmail@w-legal.com Mar 05 2019 00:02:07 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514255596 EDI: WTRRNBNK.COM Mar 05 2019 04:33:00 Target, PO Box 660170, Dallas, TX 75266-0170
TOTAL: 20

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 38

Date Rcvd: Mar 04, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
514255659* ++APPLIED BANK, PO BOX 15809, WILMINGTON DE 19850-5809
(address filed with court: Applied Bank, PO Box 17120, Wilmington, DE 19850-7120)
514255658* American Express, PO Box 1270, Newark, NJ 07101-1270
514255660* Bank Of America, PO Box 15019, Wilmington, DE 19850-5019
514255662* Capital One Bank, PO Box 17000, Baltimore, MD 21297-1000
514255661* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
514255663* +Capital One Bank, 7933 Preston Rd, Plano, TX 75024-2359
515955925* +Capital One N.A., c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
517378191* Capital One, N.A., c/o Rushmore Loan Management Services, P.O. Box 52708,
Irvine, CA 92619-2708
514255665* +Chase, POB 15298, Attn: Correspondence Dept., Wilmington, DE 19850-5298
514255664* +Chase, P Box 15153, Wilmington, DE 19886-5153
514255666* Discover Card, Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
514255667* Internal Revenue Service, Special Procedures Bankruptcy, PO Box 744,
Springfield, NJ 07081
514255668* Marianne Ferrandino, 26 Judith Pl, Wayne, NJ 07470-3010
514255669* Milstead & Asociates, LLC, Attorneys For Capital One#81.21792, 220 Lake Dr E Ste 301,
Cherry Hill, NJ 08002-1165
515905873* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
514255670* Sears, PO Box 183081, Columbus, OH 43218-3081
514255671* Snyder & Sarno, LLC, 425 Eagle Rock Ave, Roseland, NJ 07068-1717
514255672* Target, PO Box 660170, Dallas, TX 75266-0170
514255673* +Weinstein Snyder Lindemann Sarno, 101 Eisenhower Pkwy, Roseland, NJ 07068-1095
TOTALS: 0, * 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Capital One, N.A. NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Brian E Caine on behalf of Creditor Capital One N.A. bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Brian E Caine on behalf of Creditor U.S. Bank National Association, Et Al...
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian J. Goldberg on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com
Celine P. Derrikorian on behalf of Creditor Capital One, N.A. njecfmail@mwc-law.com
Denise E. Carlon on behalf of Creditor Capital One, N.A. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Frank J. Fischer on behalf of Debtor David A Cornell rugger52@aol.com
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magrue.com
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, N.A. bankruptcy@feinsuch.com
TOTAL: 10